United States Bankruptcy Court District of Nevada							Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): <b>Zboril, Shawn A</b>					of Joint De oril, Chri	ebtor (Spouse) stina N	) (Last, First,	Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  AKA Christina N Oliveri			
Last four digits of Soc. Sec. or Individual- (if more than one, state all)	axpayer I.D.	(ITIN)/Com	plete EIN	(if more	than one, state	all)	Individual-7	Faxpayer I.D. (ITIN) No./Complete EIN
xxx-xx-6977  Street Address of Debtor (No. and Street, 0 9189 Brilliant Prairie Court Las Vegas, NV	ity, and State		ZIP Code	Street 918 Las		Joint Debtor	`	reet, City, and State):  ZIP Code
County of Residence or of the Principal Pl		ss:	89149	Cla	rk		1	89149 ace of Business:
Mailing Address of Debtor (if different fro	n street addre	ess):	ZIP Code		ig Address	of Joint Debte	or (if differe	nt from street address):  ZIP Code
Location of Principal Assets of Business D (if different from street address above):	ebtor							
(Form of Organization) (Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above ent check this box and state type of entity below  Chapter 15 Debtors  Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	al (includes Joint Debtors) it D on page 2 of this form. ion (includes LLC and LLP) hip debtor is not one of the above entities, box and state type of entity below.)  Chapter 15 Debtors ebtor's center of main interests: in which a foreign proceeding  Health Care Business Single Asset Real Estate as defining 11 U.S.C. § 101 (51B) Railroad Stockbroker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organization			e) cation tates bde). one box:	defined "incurr a perso	the F er 7 er 9 er 11 er 12 er 13  are primarily co i in 11 U.S.C. § ed by an indivional, family, or i	Petition is Fi Cl of Cl of Nature (Check onsumer debts, 101(8) as dual primarily household pur ter 11 Debta	business debts. for pose."
Filing Fee to be paid in installments (applica attach signed application for the court's cons debtor is unable to pay fee except in installn Form 3A.  Filing Fee waiver requested (applicable to clattach signed application for the court's constant.	deration certify ents. Rule 1006 apter 7 individ	ving that the 5(b). See Officuals only). Mu	ial Check Check Check B. Check	Debtor is not if: Debtor's aggine less than all applicable A plan is bein Acceptances	a small busing regate nonco \$2,490,925 (as boxes: a filed with of the plan w	ness debtor as d ntingent liquida amount subject this petition.	defined in 11 United debts (exc to adjustment	J.S.C. § 101(51D).  cluding debts owed to insiders or affiliates) on 4/01/16 and every three years thereafter).  one or more classes of creditors,
Statistical/Administrative Information  ☐ Debtor estimates that funds will be ava ☐ Debtor estimates that, after any exempthere will be no funds available for dis	property is ex	xcluded and	administrati		es paid,		THIS	SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated Assets  So to \$50,001 to \$100,000 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		
Estimated Liabilities  Stophysical Stophys	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

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B1 (Official For	rm 1)(04/13)		Page 2		
Voluntar	y Petition	Name of Debtor(s):  Zboril, Shawn A			
(This page mi	st be completed and filed in every case)	Zboril, Christina N			
( F	All Prior Bankruptcy Cases Filed Within Last	<u> </u>	o, attach additional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (I	f more than one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	(T- 1- completed if debtor is	Exhibit B		
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  □ Exhibit A is attached and made a part of this petition.  (To be completed if debtor is an individual whose debts are primarily cord. I, the attorney for the petitioner named in the foregoing petition, have informed the petitioner that [he or she] may proceed under 12, or 13 of title 11, United States Code, and have explained the under each such chapter. I further certify that I delivered to the direction required by 11 U.S.C. §342(b).  X /s/ Terry V. Leavitt, Esq. September 2					
		Signature of Attorney for Terry V. Leavitt,			
	Evi-	l hibit C			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and	d identifiable harm to public health or safety?		
	Exh	aibit D			
_	leted by every individual debtor. If a joint petition is filed, ea	-	and attach a separate Exhibit D.)		
l	D completed and signed by the debtor is attached and made	a part of this petition.			
If this is a joi  ■ Exhibit	Int petition:  D also completed and signed by the joint debtor is attached a	and made a part of this peti	ition.		
	Information Regardin	_			
_	(Check any ap	-			
•	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for				
	There is a bankruptcy case concerning debtor's affiliate, go		•		
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is	a defendant in an action or		
	Certification by a Debtor Who Reside (Check all app		tial Property		
	Landlord has a judgment against the debtor for possession		ox checked, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment				
	Debtor has included with this petition the deposit with the after the filing of the petition.	court of any rent that would	ld become due during the 30-day period		
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C	. § 362(1)).		

B1 (Official Form 1)(04/13) Page 3

# **Voluntary Petition**

(This page must be completed and filed in every case)

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# X /s/ Shawn A Zboril

Signature of Debtor Shawn A Zboril

## X /s/ Christina N Zboril

Signature of Joint Debtor Christina N Zboril

Telephone Number (If not represented by attorney)

## **September 25, 2014**

Date

# Signature of Attorney\*

# X /s/ Terry V. Leavitt, Esq.

Signature of Attorney for Debtor(s)

#### Terry V. Leavitt, Esq. 000295

Printed Name of Attorney for Debtor(s)

### Terry V. Leavitt

Firm Name

601 S. 6th Street Las Vegas, NV 89101

Address

# Terry@Leavittbk.com, Laura@Leavittbk.com (702) 385-7444 Fax: (702) 385-1178

Telephone Number

## **September 25, 2014**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

# **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Zboril, Shawn A Zboril, Christina N

### Signatures

# Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

<b>T</b> 7
X
Z3

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

# Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_			
٩	٧	v	•	
	١,	8		

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court District of Nevada

In re	Shawn A Zboril Christina N Zboril		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone through the Internet.);	_
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counselin requirement of 11 U.S.C. § 109(h) does not apply in this district.	g
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Shawn A Zboril	

Date: September 25, 2014

Shawn A Zboril

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court District of Nevada

In re	Shawn A Zboril Christina N Zboril		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Christina N Zboril

Date: September 25, 2014

**Christina N Zboril** 

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court District of Nevada**

In re	Shawn A Zboril Christina N Zboril		Case No.	
		Debtor(s)	Chapter	7
		N OF NOTICE TO CON 342(b) OF THE BANKR		R(S)
Code.	I (We), the debtor(s), affirm that I (we)	Certification of Debto have received and read the attac	=	by § 342(b) of the Bankruptcy
	n A Zboril ina N Zboril	X /s/ Shav	vn A Zboril	September 25, 2014
Printed	d Name(s) of Debtor(s)	Signatur	e of Debtor	Date
Case N	No. (if known)	X /s/ Chris	stina N Zboril	September 25,

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B 6 Summary (Official Form 6 - Summary) (12/13)

# United States Bankruptcy Court District of Nevada

In re	Shawn A Zboril,		Case No.	
	Christina N Zboril			
		Debtors	Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	173,000.00		
B - Personal Property	Yes	4	62,933.31		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		103,550.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		274.08	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		67,324.26	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,179.69
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,383.00
Total Number of Sheets of ALL Schedu	ıles	20			
	To	otal Assets	235,933.31		
		1	Total Liabilities	171,148.34	

B 6 Summary (Official Form 6 - Summary) (12/13)

# United States Bankruptcy Court District of Nevada

In re	Shawn A Zboril,		Case No	
	Christina N Zboril			
_		Debtors	Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	274.08
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	24,227.81
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	24,501.89

# State the following:

Average Income (from Schedule I, Line 12)	3,179.69
Average Expenses (from Schedule J, Line 22)	4,383.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,358.72

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	274.08	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		67,324.26
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		67,324.26

# Case 14-16459-btb Doc 1 Entered 09/25/14 14:53:53 Page 13 of 47

B6A (Official Form 6A) (12/07)

In re	Shawn A Zboril,	Case No.
	Christina N Zboril	

**Debtors** 

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Primary Residence (House)		С	173,000.00	103,550.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Location: 9189 Brilliant Prairie Court, Las Vegas NV

89149

Sub-Total > 173,000.00 (Total of this page)

173,000.00 Total >

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Shawn A Zboril,	Case No.
	Christina N Zboril	

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	, ,		,		` '
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or		Bank of America (Checking)- 2886- negative balance -\$6.64	С	0.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit	İ	Bank of America (Savings)- 3063	С	0.00
	unions, brokerage houses, or cooperatives.	1	Wells Fargo (Checking)- 8774	С	27.91
	•	I	Nevada State Bank (Checking)-7019	С	28.22
		ı	Bank of America (Savings)-1898	С	0.00
			Bank of America - (Checking)-0436- negative balance \$11.64	С	0.00
		1	Wells Fargo (Savings) 1997	С	10.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	I	Basic home goods and furniture. 1 computer. Location: 9189 Brilliant Prairie Court, Las Vegas NV 89149	C	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Basic clothing Location: 9189 Brilliant Prairie Court, Las Vegas NV 89149	C	500.00
7.	Furs and jewelry.	I	Wedding rings, watches, and mics. jewelry. Location: 9189 Brilliant Prairie Court, Las Vegas NV 89149	, c	4,000.00
				Sub-Tota of this page)	al > <b>6,566.13</b>

**3** continuation sheets attached to the Schedule of Personal Property

In re	Shawn A Zboril,
	Christina N Zboril

# Debtors

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Continuation Succe)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interests in insurance policies. Name insurance company of each	S	State Farm Term Only Life Insurance	н	Unknown
	policy and itemize surrender or refund value of each.	S	State Farm Term Only Life Insurance	W	Unknown
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		01(b) Retirement plan Held at TIAA Cref	w	42,042.18
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
			-	Sub-Tot	al > 42,042.18
			(To	tal of this page)	

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Shawn A Zboril,
	Christina N Zbori

Case No.
Case No.

# Debtors SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
intere death	ngent and noncontingent sts in estate of a decedent, benefit plan, life insurance , or trust.	х		
claims tax re debto	contingent and unliquidated s of every nature, including funds, counterclaims of the r, and rights to setoff claims. estimated value of each.	X		
22. Patent intelle partic	ts, copyrights, and other ctual property. Give ulars.	x		
	ses, franchises, and other al intangibles. Give ulars.	X		
contai inform § 101 by inc obtain the de	mer lists or other compilations ning personally identifiable nation (as defined in 11 U.S.C. (41A)) provided to the debtor lividuals in connection with sing a product or service from btor primarily for personal, or household purposes.	X		
	nobiles, trucks, trailers, and vehicles and accessories.	2007 Toyota Rav4 Location: 9189 Brilliant Prairie Court, Las Vegas N\ 89149	c /	10,000.00
		1996 Chevrolet Suburban Location: 9189 Brilliant Prairie Court, Las Vegas N\ 89149	C	2,500.00
26. Boats	, motors, and accessories.	x		
27. Aircra	aft and accessories.	x		
28. Office suppli	e equipment, furnishings, and es.	X		
29. Mach suppli	inery, fixtures, equipment, and es used in business.	x		
30. Inven	tory.	X		
	als.	3 Dogs	С	Unknown

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

# Case 14-16459-btb Doc 1 Entered 09/25/14 14:53:53 Page 17 of 47

B6B (Official Form 6B) (12/07) - Cont.

In re	Shawn A Zboril,		Case No.	
	Christina N Zboril			
_		Debtors	,,	

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	Х		
33. Farming equipment and implements.	X		
34. Farm supplies, chemicals, and feed.	X		
35. Other personal property of any kind not already listed. Itemize.	2007 Polaris Outlaw Quad Location: 9189 Brilliant Prairie Court, Las Vegas NV 89149	С	1,825.00

| Sub-Total > 1,825.00 | (Total of this page) | Total > 62,933.31 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re

Shawn A Zboril, **Christina N Zboril** 

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

■ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Primary Residence (House) Location: 9189 Brilliant Prairie Court, Las Vegas NV 89149	Nev. Rev. Stat. §§ 21.090(1)(I) and 115.050	550,000.00	173,000.00
Household Goods and Furnishings Basic home goods and furniture. 1 computer. Location: 9189 Brilliant Prairie Court, Las Vegas NV 89149	Nev. Rev. Stat. § 21.090(1)(b)	4,000.00	2,000.00
<u>Wearing Apparel</u> Basic clothing Location: 9189 Brilliant Prairie Court, Las Vegas NV 89149	Nev. Rev. Stat. § 21.090(1)(b)	1,000.00	500.00
Furs and Jewelry Wedding rings, watches, and mics. jewelry. Location: 9189 Brilliant Prairie Court, Las Vegas NV 89149	Nev. Rev. Stat. § 21.090(1)(a)	8,000.00	4,000.00
Interests in Insurance Policies State Farm Term Only Life Insurance	Nev. Rev. Stat. § 21.090(1)(k)	Unknown	Unknown
State Farm Term Only Life Insurance	Nev. Rev. Stat. § 21.090(1)(k)	Unknown	Unknown
Interests in IRA, ERISA, Keogh, or Other Pension of 301(b) Retirement plan Held at TIAA Cref	or Profit Sharing Plans Nev. Rev. Stat. § 21.090(1)(r)	84,000.00	42,042.18
Automobiles, Trucks, Trailers, and Other Vehicles 2007 Toyota Rav4 Location: 9189 Brilliant Prairie Court, Las Vegas NV 89149	Nev. Rev. Stat. § 21.090(1)(f)	15,000.00	10,000.00
1996 Chevrolet Suburban Location: 9189 Brilliant Prairie Court, Las Vegas NV 89149	Nev. Rev. Stat. § 21.090(1)(f)	15,000.00	2,500.00
Other Personal Property of Any Kind Not Already I 2007 Polaris Outlaw Quad Location: 9189 Brilliant Prairie Court, Las Vegas NV 89149	<u>_isted</u> Nev. Rev. Stat. § 21.090(1)(z)	1,825.00	1,825.00

678,825.00 235,867.18 Total:

B6D (Official Form 6D) (12/07)

In re	Shawn A Zboril,	Case No.
	Christina N Zboril	

# Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

anna an	Ç	Hu	sband, Wife, Joint, or Community	CO	U	D	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	NT LNGEN	UNLIQUIDATED	I SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx9319			First Deed of Trust	Т	T E			
Quicken Loans 1050 Woodward Ave. Detroit, MI 48226		С	Primary Residence (House) Location: 9189 Brilliant Prairie Court, Las Vegas NV 89149		D			
			Value \$ 173,000.00				103,550.00	0.00
Account No.								
	1							
			Value \$	1				
Account No.	┢					Н		
	1							
			Value \$	1				
Account No.	$\vdash$	$\vdash$	τ αιας ψ	Н		Н		
Account 110.								
			X7-1 Ф	1				
			Value \$	ubt	oto	뭐		
continuation sheets attached			(Total of t				103,550.00	0.00
			(Total of the	-	_	t		
			(Report on Summary of Sc		ota ule		103,550.00	0.00
			(Nepolt on Bullillary of Se	nuu	uil	<i>101</i>		

B6E (Official Form 6E) (4/13)

In re	Shawn A Zboril,	Case No.
	Christina N Zboril	

Debtors

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re	Shawn A Zboril,		Case No	
	Christina N Zboril			
-		Debtors	-•	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C J AND ACCOUNT NUMBER (See instructions.) Account No. xxx-xx-xxxx xxx x3 12 2 2013 **Oregon Department of Revenue** 0.00 PO Box 14725 Salem, OR 97309 C X 274.08 274.08 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 274.08 274.08 Total 0.00 (Report on Summary of Schedules) 274.08 274.08 B6F (Official Form 6F) (12/07)

In re	Shawn A Zboril, Christina N Zboril		Case No.	
_		Debtors	-7	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

8								
CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	ç	Ų	Ŀ	ÞΤ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	QD_	L	J T	AMOUNT OF CLAIM
Account No. xxxx3815			2014	T	D A T		T	
Anesthesiology Consultants, Inc. PO Box 50209 Henderson, NV 89016-0209		С	Medical		ED			790.01
Account No. xxxx xxxx xxxx 3998			Credit card	П	П	T	十	
Bank of America PO Box 851001 Dallas, TX 75285-1001		С						12,328.00
Account No. xxxx xxxx xxxx 3409	┢		Credit card	$\vdash$	Н	t	+	
Bank of America PO Box 851001 Dallas, TX 75285-1001		С						2,360.46
Account No. xxxx xxxx xxxx 9145	┢		2012	$\forall$	Н	t	$\dagger$	
Citi Bank PO Box 6004 Sioux Falls, SD 57117-6004		С	Credit card					6,684.39
				$\coprod$	Ш	Ļ	+	0,004.00
continuation sheets attached			(Total of t	Subt his p			)	22,162.86

In re	Shawn A Zboril,	Case No.	
	Christina N Zboril		

	С	ш	sband, Wife, Joint, or Community	10	Lii	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZHLZGEZH	Q U I	U T E	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx0002			Student Loan	Т	D A T E D		
Great Lakes PO Box 530229 Atlanta, GA 30353		Н			D		3,380.83
Account No. xxxxxx8180	╁		2014	+	H	H	
Jared Galleria of Jewelry PO Box 740425 Cincinnati, OH 45274		С	Credit card				1,180.00
Account No. xxxx xxxx xxxx 9822	╁		2007-2008	+			1,100.00
Juniper Card Services PO 13337 Philadelphia, PA 19101-3337		С	Credit card				3,049.84
Account No. xxxx6867	t		2014	+			
Mountain View Hospital PO Box 740766 Cincinnati, OH 45274		С	Medical				1,329.98
Account No. xxxx xxxx xxxx 6116	╁	$\vdash$	2013	+	$\vdash$	┢	-,
Old Navy/Synchrony Bank PO Box 960017 Orlando, FL 32896-0017		С	Credit card				2,164.73
Sheet no. 1 of 4 sheets attached to Schedule of	<b></b>	_		Sub	tota	ıl	44.405.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	11,105.38

In re	Shawn A Zboril,	Case No.
	Christina N Zboril	

	10	L	ahard Wife Isiat as Community	16	Lii	L	T
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN	ONL QU L DA	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx6981			2014	Т	D A T E D		
Pediatrix Medical Group PO Box 88087 Chicago, IL 60680-1087		С	Medical		D		244.00
Account No. xxxx xxxx xxxx 5773		$\perp$	2008			T	
Polaris Star Card Capital One Retail Services PO Box 60504 City of Industry, CA 91716		С	Credit card				4,868.18
Account No. xxxxxxx8777		-	2014	_			4,000.10
Shadow Emergency Physicians PO Box 13917 Philadelphia, PA 19101-3917		С	Medical				141.94
Account No. xxxxxxx7498		$\frac{1}{1}$	2014	+	+	+	141104
Shadow Emergency Physicians PO Box 13917 Philadelphia, PA 19101-3917		С	Medical				
Account No. xxxxxxxxx9290		-	2012		+	$\vdash$	94.41
Shadow Emergency Physicians PO Box 13917 Philadelphia, PA 19101-3917		С	Medical				377.65
Sheet no. <b>2</b> of <b>4</b> sheets attached to Schedu	ule of	_		Sub	tots	<u>                                     </u>	
Creditors Holding Unsecured Nonpriority Claims	VI		(Total o				5,726.18

In re	Shawn A Zboril,	Case No.
	Christina N Zboril	

	10	ш.	sband, Wife, Joint, or Community	T_	Ιυ	D	T
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LQU	I S P U T	AMOUNT OF CLAIM
Account No. x7768			2009	T	E		
Specialty Surgery Center of Las Vegas 7250 Cathedral Rock Drive Las Vegas, NV 89128		С	Medical		D		1,273.37
Account No. xxxxx1159	+		2014	+			1,270.07
St. Rose Dominican-Siena PO Box 101081 Pasadena, CA 91189-1081		С	Medical				
							252.88
Account No. xxxx7498  Summerlin Hospital PO Box 31001-0827 Pasadena, CA 91110-0827		С	2014 Medical				522.10
Account No. xxxx8777	+		2014	+			
Summerlin Hospital PO Box 31001-0827 Pasadena, CA 91110-0827		С	Medical				458.64
Account No. xxxxxx6778	╁		Student Loan	+	+		
US Department of Education PO Box 105193 Atlanta, GA 30348		w					
							20,846.98
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	of		(Total of	Sub this			23,353.97

In re	Shawn A Zboril,	Case No.
_	Christina N Zboril	

				—			
CREDITOR'S NAME,	000		sband, Wife, Joint, or Community	0.0	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND	T	ľ	DISPUTED	
AND ACCOUNT NUMBER	Ť	C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N G	Ŭ	Ĭ	AMOUNT OF CLAIM
(See instructions above.)	R	Ľ		CONTINGENT	D A	D	
Account No. xxxx xxxx xxxx 7466			Credit card		UNLIQUIDATED		
Wells Fargo						┢	
PO Box 30086		С					
Los Angeles, CA 90030-0086							
							4,975.87
Account No.				Т			
Account No.		H		t	T	H	
Account No.		┢		⊬	╁	H	
Account No.	l						
				╄	-		
Account No.	l						
				L			
Sheet no4 of _4 sheets attached to Schedule of				Subt			4,975.87
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	4,975.67
					Γota		
			(Report on Summary of Sc	hec	dule	es)	67,324.26

# Case 14-16459-btb Doc 1 Entered 09/25/14 14:53:53 Page 27 of 47

B6G (Official Form 6G) (12/07)

In re	Shawn A Zboril,		Case No.
	Christina N Zboril		
-		Debtors	

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. B6H (Official Form 6H) (12/07)

In re	Shawn A Zboril,		Case No.
	Christina N Zboril		
_		Debtors	

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Fill	in this information to identify your c	ase:								
Del	otor 1 Shawn A Zb	oril								
	btor 2 Christina N	Zboril								
Uni	ited States Bankruptcy Court for the	e: DISTRICT OF NEVAL	DA							
Ca	se number	-				Chec	k if this is	:		
	nown)		_				n amend			
							supplem	ent showin	ng post-petition ollowing date:	
0	fficial Form B 6I					Ī	/MM / DD/ `	YYYY		
S	chedule I: Your Inc	ome				•	, 22,			12/13
sup spo atta	as complete and accurate as possible plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not fili Ir spouse is not filing w	ing jointly, and your ith you, do not inclu	spouse ude info	is li rmat	ving with ion abou	n you, inc It your sp	lude infor ouse. If m	mation abou ore space is	t your needed,
1.	Fill in your employment information.		Debtor 1				Debtor	2 or non-fi	iling spouse	
	If you have more than one job,	Empleyment status	■ Employed				☐ Employed			
	attach a separate page with information about additional	Employment status	☐ Not employed				■ Not employed			
	employers.	Occupation	Sales							
	Include part-time, seasonal, or self-employed work.	Employer's name	Northwest Auto	omotive	Pro	duct				
	Occupation may include student or homemaker, if it applies.	Employer's address	2373 N.W. 185th Hillsboro, OR 9		#428	3				
		How long employed t	here? 8 mont	ths			_			
Pai	ft 2: Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to	report fo	r any	line, wri	e \$0 in th	e space. Ir	nclude your no	on-filing
	ou or your non-filing spouse have more space, attach a separate sheet to		ombine the information	on for all	emp	loyers fo	r that pers	on on the	lines below. If	you need
						For De	btor 1		btor 2 or ing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	4	,225.00	\$	0.00	
3.	Estimate and list monthly overt	time pay.		3.	+\$		0.00	+\$	0.00	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	4,2	25.00	\$	0.00	

Official Form B 6I Schedule I: Your Income page 1

Shawn A Zboril Debtor 1 Debtor 2 Christina N Zboril Case number (if known) For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4.225.00 0.00 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 1,045.31 0.00 Mandatory contributions for retirement plans 5b. \$ \$ 0.00 5b. 0.00 5c. Voluntary contributions for retirement plans 5c. \$ 0.00 0.00 Required repayments of retirement fund loans 5d. 5d. \$ \$ 0.00 0.00 5e. Insurance 5e. \$ 0.00 0.00 **Domestic support obligations** 5f. 5f. \$ 0.00 0.00 5g. **Union dues** 5g. \$ 0.00 0.00 Other deductions. Specify: 5h.+ 0.00 0.00 Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 6. \$ 1,045.31 0.00 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 7. \$ 3,179.69 0.00 List all other income regularly received: 8. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. 0.00 0.00 Interest and dividends 8b. 8b. 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 **Unemployment compensation** 8d. 8d. 0.00 0.00 **Social Security** 0.00 8e. 0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. 0.00 0.00 8g. 8g. Pension or retirement income 0.00 0.00 Other monthly income. Specify: 8h.+ 8h. \$ \$ 0.00 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 0.00 0.00 10. Calculate monthly income. Add line 7 + line 9. \$ \$ 10. 3,179.69 0.00 \$ 3,179.69 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. 0.00 Specify: +\$ 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 3,179.69 12 applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Income may increase as Wife's employment opportunities arise.

Fill in	n this inform	ation to identify your case:				
Debto	or 1	Shawn A Zboril		Che	ck if this is:	
					An amended filing	
Debto (Spou	or 2 use, if filing)	Christina N Zboril			A supplement show 13 expenses as of	ving post-petition chapter the following date:
United	d States Bank	ruptcy Court for the: DISTRICT OF NEVADA		-	MM / DD / YYYY	
Case (If kno	number own)				A separate filing fo 2 maintains a sepa	r Debtor 2 because Debto rrate household
Off	ficial Fo	orm B 6J				
Sc	hedule	J: Your Expenses				12/1:
Be as	s complete mation. If r	and accurate as possible. If two married people nore space is needed, attach another sheet to thi vn). Answer every question.				
Part 1	1: Desc	ribe Your Household int case?				
	□ No. Go t					
	■ Yes. Do	es Debtor 2 live in a separate household?				
	■ 1	No				
		/es. Debtor 2 must file a separate Schedule J.				
2.	Do you hay	ve dependents? □ No				
	Do not list I and Debtor	Debtor 1 Fill out this information for	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	Do not state					□ No
	dependents		Son		4 months	■ Yes
						□ No
			Son		2	■ Yes
						□ No
			-			☐ Yes
						□ No □ Yes
	expenses of yourself ar	penses include of people other than id your dependents?				Li Tes
Estin expe	mate your e	nate Your Ongoing Monthly Expenses  xpenses as of your bankruptcy filing date unless a date after the bankruptcy is filed. If this is a su				
the v		es paid for with non-cash government assistance hassistance and have included it on Schedule I.)			Your expe	enses
		or home ownership expenses for your residence and any rent for the ground or lot.	. Include first mortgage	4. \$	S	746.00
1	If not inclu	ded in line 4:				
	4a. Real	estate taxes		4a. \$	S	0.00
		erty, homeowner's, or renter's insurance		4b. \$		0.00
		e maintenance, repair, and upkeep expenses		4c. \$		100.00
		eowner's association or condominium dues	homo oquity loons	4d. \$		34.00
5.	Auditional	mortgage payments for your residence, such as h	nome equity loans	5. \$	·	0.00

	tor 1 tor 2	Shawn A		Case numl	ber (if known)	
6.	Utiliti	ies:				
	6a.	Electricity,	heat, natural gas	6a.	\$	128.00
	6b.	Water, sev	wer, garbage collection	6b.	\$	63.00
	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	234.00
	6d.	Other. Spe	•	6d.	\$	0.00
7.	Food	and house	ekeeping supplies	7.	\$	1,200.00
8.	Child	Icare and c	hildren's education costs	8.	\$	0.00
9.		-	ry, and dry cleaning	9.	\$	150.00
10.	Perso	onal care p	roducts and services	10.	\$	150.00
			ntal expenses	11.	\$	100.00
12.			Include gas, maintenance, bus or train fare.	12.	<b>c</b>	500.00
12			ar payments. clubs, recreation, newspapers, magazines, and books	13.	\$	
14.			ributions and religious donations	14.	·	200.00
	Insur		ributions and religious donations	14.	Φ	0.00
15.			surance deducted from your pay or included in lines 4 or 20.			
		Life insura		15a.	\$	67.00
	15b.	Health ins	urance	15b.	\$	550.00
	15c.	Vehicle ins	surance	15c.	\$	150.00
	15d.	Other insu	rance. Specify: Quad Insurance	15d.	\$	11.00
16.			clude taxes deducted from your pay or included in lines 4 or 20.			
	Speci	ify:		16.	\$	0.00
17.			ease payments:		'-	
			ents for Vehicle 1	17a.	· <del></del>	0.00
			ents for Vehicle 2	17b.	·	0.00
		Other. Spe		17c.	·	0.00
		Other. Spe	•	17d.	\$	0.00
18.			of alimony, maintenance, and support that you did not report as	18.	\$	0.00
10			your pay on line 5, Schedule I, Your Income (Official Form 6I).	10.	\$	
13.	Speci		s you make to support others who do not live with you.	19.	Ψ	0.00
20			erty expenses not included in lines 4 or 5 of this form or on Sche		our Income	
_0.			s on other property	20a.		0.00
		Real estat	• • •	20b.		0.00
	20c.	Property, h	nomeowner's, or renter's insurance	20c.	\$	0.00
			ce, repair, and upkeep expenses	20d.	\$	0.00
			er's association or condominium dues	20e.	\$	0.00
21.	Other	r: Specify:		21.	+\$	0.00
		. ,		- 00	_	
22.		•	xpenses. Add lines 4 through 21.	22.	\$	4,383.00
22			r monthly expenses.	ļ		
23.			monthly net income. 12 <i>(your combined monthly income)</i> from Schedule I.	23a.	¢	2 170 60
			monthly expenses from line 22 above.	23b.		3,179.69 4,383.00
	200.	Copy your	monthly expenses from line 22 above.	200.	Ψ	4,363.00
	23c.		our monthly expenses from your monthly income.	23c.	\$	-1,203.31
		The result	is your monthly net income.	23C.	Φ	-1,203.31
24.	For ex modifie	cample, do yo cation to the t	an increase or decrease in your expenses within the year after you use expect to finish paying for your car loan within the year or do you expect your materms of your mortgage?			or decrease because of a
	■ No	ο.				
	☐ Ye Expla					

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court District of Nevada**

In re	Shawn A Zboril Christina N Zboril		Case No.	
	Deb	tor(s)	Chapter	7
	DECLARATION CONCERNIN	G DEBTOR'S SC	HEDULI	ES
	DECLARATION UNDER PENALTY OF P	ERJURY BY INDIVI	DUAL DEE	BTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	September 25, 2014	Signature	/s/ Shawn A Zboril	
			Shawn A Zboril	
			Debtor	
Date	September 25, 2014	Signature	/s/ Christina N Zboril	
		C	Christina N Zboril	
			Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# United States Bankruptcy Court District of Nevada

In re	Shawn A Zboril Christina N Zboril		Case No.	
		Debtor(s)	Chapter	7

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

# 1. Income from employment or operation of business

SOURCE

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$12,153.22	Wife- January-July 2014 (UNLV employment)
\$17,786.63	Wife- 2013
\$16,184.62	Wife- 2012
\$31,200.00	Husband- January-August 2014 (Northwest Automotive Employment)
\$48,617.85	Husband- 2013 (High Performance Dist. & Nothwest Auto Employment)
\$67,677.40	Husband- 2012 (High Performance Dist. Employment)

**AMOUNT** 

2

# 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

BENEFIT PROPERTY WAS SEIZED

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

# 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

# 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

# 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Terry V. Leavitt 601 S. 6th Street Las Vegas, NV 89101 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$3000.00 + filing fee \$335.00

4

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. DESCRIBE PROPERTY TRANSFERRED

RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED

Deborah Fraser 7/24/14 1994 GMC Truck 6557 McRae Ave. \$1500 received

Las Vegas, NV 89108

Paul Snow 7/2/2013 2011 Nissan Maxima

785 Viscaniv Place \$22,850.00

Las Vegas, NV 89138

Michael Daly 9/6/14 2008 AZTV Utility Trailer, \$425.00

3950 Prairie Gold Court Las Vegas, NV 89129

**Buyer** 

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled

trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

AMOUNT OF MONEY OR DESCRIPTION AND

DEVICE DATE(S) OF VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

NAME AND ADDRESS OF INSTITUTION

AMOUNT AND DATE OF SALE OR CLOSING

# 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

# 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

# 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

# 18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

# 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

# 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

NAME AND ADDRESS

TITLE

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

DATE OF TERMINATION

### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

# 24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

# 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 25, 2014

Signature /s/ Shawn A Zboril
Shawn A Zboril
Debtor

Date September 25, 2014

Signature /s/ Christina N Zboril
Christina N Zboril
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

# United States Bankruptcy Court District of Nevada

In re	Shawn A Zboril Christina N Zboril			Case No.	
	Omistina N Zbom		Debtor(s)	Chapter	7
PART	CHAPTER 7		must be fully complet		
Proper	ty No. 1				
Credit -NONE	tor's Name: E-		Describe Property S	ecuring Deb	t:
_	ty will be (check one): Surrendered	☐ Retained			
	ning the property, I intend to (che Redeem the property Reaffirm the debt  Other. Explain		void lien using 11 U.S.C	. § 522(f)).	
-	ty is (check one): Claimed as Exempt		☐ Not claimed as exe	empt	
	<b>B</b> - Personal property subject to use additional pages if necessary.)	nnexpired leases. (All thro	ee columns of Part B mu	st be complet	ed for each unexpired lease.
Proper	ty No. 1				
Lessor -NONE	's Name: E-	Describe Leased P	roperty:	Lease will b U.S.C. § 36:	e Assumed pursuant to 11 5(p)(2):
persona	re under penalty of perjury tha al property subject to an unexp September 25, 2014		y intention as to any pr  /s/ Shawn A Zboril Shawn A Zboril	operty of my	estate securing a debt and/or
Date _	September 25, 2014	Signature	Debtor  /s/ Christina N Zboril Christina N Zboril Joint Debtor		

# **United States Bankruptcy Court**District of Nevada

In re	Shawn A Zboril Christina N Zboril		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF CO	MPENSATION OF ATTORN	NEY FOR DE	EBTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before be rendered on behalf of the debtor(s) in contemporary of the debtor of the d	the filing of the petition in bankruptcy, or	agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept			3,000.00
	Prior to the filing of this statement I have re	eceived	\$	3,000.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclos	ed compensation with any other person ur	lless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed copy of the agreement, together with a list of			
5.	In return for the above-disclosed fee, I have agr	eed to render legal service for all aspects of	of the bankruptcy c	ase, including:
	<ul> <li>a. Analysis of the debtor's financial situation, a</li> <li>b. Preparation and filing of any petition, scheduc.</li> <li>c. Representation of the debtor at the meeting of</li> <li>d. [Other provisions as needed]</li> </ul> Negotiations with secured credit	ales, statement of affairs and plan which m	nay be required; any adjourned hea	rings thereof;
		d exemption planning. In Chapter 13		
6.	By agreement with the debtor(s), the above-disc Representation of the debtors in proceeding, unless separate agree	any dischargeability actions, judici		es, or any other adversary
		CERTIFICATION		
	I certify that the foregoing is a complete statement bankruptcy proceeding.	ent of any agreement or arrangement for pa	nyment to me for re	epresentation of the debtor(s) in
Date	d: <b>September 25, 2014</b>	/s/ Terry V. Leavitt,		
		Terry V. Leavitt, Es Terry V. Leavitt	q. 000295	
		601 S. 6th Street		
		Las Vegas, NV 891		<b>.</b>
		(702) 385-7444 Fax Terry@Leavittbk.co		

# **United States Bankruptcy Court District of Nevada**

In re	Shawn A Zboril Christina N Zboril		Case No.	
		Debtor(s)	Chapter 7	
Γhe ab		IFICATION OF CREDITOR  that the attached list of creditors is true and c		owledge.
Date:	September 25, 2014	/s/ Shawn A Zboril		
Date:	September 25, 2014	Shawn A Zboril		
Date:	September 25, 2014			
		Shawn A Zboril		
Date:		Shawn A Zboril Signature of Debtor		

Shawn A Zboril Christina N Zboril 9189 Brilliant Prairie Court Las Vegas, NV 89149

Terry V. Leavitt, Esq. Terry V. Leavitt 601 S. 6th Street Las Vegas, NV 89101

Anesthesiology Consultants, Inc. Acct No xxxx3815 PO Box 50209 Henderson, NV 89016-0209

Bank of America Acct No xxxx xxxx xxxx 3998 PO Box 851001 Dallas, TX 75285-1001

Bank of America Acct No xxxx xxxx xxxx 3409 PO Box 851001 Dallas, TX 75285-1001

Citi Bank Acct No xxxx xxxx xxxx 9145 PO Box 6004 Sioux Falls, SD 57117-6004

Great Lakes
Acct No xxxxxxxxxx0002
PO Box 530229
Atlanta, GA 30353

Jared Galleria of Jewelry Acct No xxxxxx8180 PO Box 740425 Cincinnati, OH 45274

Juniper Card Services Acct No xxxx xxxx xxxx 9822 PO 13337 Philadelphia, PA 19101-3337

Mountain View Hospital Acct No xxxx6867 PO Box 740766 Cincinnati, OH 45274

Old Navy/Synchrony Bank Acct No xxxx xxxx xxxx 6116 PO Box 960017 Orlando, FL 32896-0017 Oregon Department of Revenue Acct No xxx-xx-xxxx xxx x3 12 2 PO Box 14725 Salem, OR 97309

Pediatrix Medical Group Acct No xxx6981 PO Box 88087 Chicago, IL 60680-1087

Polaris Star Card Acct No xxxx xxxx xxxx 5773 Capital One Retail Services PO Box 60504 City of Industry, CA 91716

Quicken Loans Acct No xxxxxx9319 1050 Woodward Ave. Detroit, MI 48226

Shadow Emergency Physicians Acct No xxxxxxx8777 PO Box 13917 Philadelphia, PA 19101-3917

Shadow Emergency Physicians Acct No xxxxxxx7498 PO Box 13917 Philadelphia, PA 19101-3917

Shadow Emergency Physicians Acct No xxxxxxxxx9290 PO Box 13917 Philadelphia, PA 19101-3917

Specialty Surgery Center of Las Vegas Acct No x7768 7250 Cathedral Rock Drive Las Vegas, NV 89128

St. Rose Dominican-Siena Acct No xxxxx1159 PO Box 101081 Pasadena, CA 91189-1081

Summerlin Hospital Acct No xxxx7498 PO Box 31001-0827 Pasadena, CA 91110-0827

Summerlin Hospital Acct No xxxx8777 PO Box 31001-0827 Pasadena, CA 91110-0827 US Department of Education Acct No xxxxxx6778 PO Box 105193 Atlanta, GA 30348

Wells Fargo Acct No xxxx xxxx xxxx 7466 PO Box 30086 Los Angeles, CA 90030-0086